

REMARKS

The Examiner has rejected claims 1-2, 4-9, 11-16, 18-24, 26-36, 38-44, and 46 under 35 U.S.C. § 103(a) as being unpatentable over Chancey (U.S. Patent 5,842,185) in view of Atkins (U.S. Patent No. 4,953,085). It is the Examiner's position that the only difference between Chancey and the claimed invention is that Chancey does not prompt one of the plurality of users for individual first and second account numbers for financial transaction data from a respective first and second financial institution. The Examiner asserts that the difference is trivial and that it would have been obvious to one of ordinary skill in the art to modify Chancey by providing a user with the choice to view only selected financial transaction data. Applicant respectfully disagrees and traverses the rejections. Applicant has amended the claims to indicate more clearly that the present invention provides access to recent financial transaction data for users of different financial institutions such that a customer of multiple financial institutions can access the transaction data from a single access point. Applicant respectfully submits that these important features of the present invention are not present in Chancey or even suggested by Chancey. Therefore, Chancey cannot support the present rejections.

Chancey teaches an electronic credit card statement in the form of a data file that may be accessed by way of a modem or using a floppy disk. Data from the statement may then be used to update a financial account stored in a computer. The Examiner indicates that Chancey teaches collection and transmission of financial transaction data

at least daily in Col. 4, lines 4-42. Applicant respectfully disagrees that this passage of Chancey teaches or even suggests that transaction data transmissions to a database or server occur daily or within 24 hours of posting.

Chancey indicates very clearly that the disclosed invention is directed to accessing a monthly credit card statement. Chancey acknowledges that one problem in the prior art is that a user reconciles transactions against "... a monthly statement that arrives weeks later." Col. 1, line 44. Chancey describes how users use monthly paper credit card statements in Col. 3, lines 43-50 and then states unequivocally that the invention is an alternative to paper credit card statements. (Col. 4, lines 7-11: "Rather than receiving a paper credit card statement, ... the invention utilizes a credit card statement in an electronic form understood by the computer 10"; Col. 4, lines 18-22: "The electronic statement, like the paper statement, includes credit card transactions such as credit card purchases, finance and cash advance charges, credits from merchants, payments and the like.")

Applicant respectfully submits there is no indication at all in Chancey that the statement is generated more often than monthly or that a user can review recent transaction data (collected daily or within 24 hours of posting). Chancey indicates very clearly that the electronic statement is created prior to the user requesting access to it. Chancey states in Col. 4, lines 12-18 that:

This electronic statement *is a computer data file* suitable for communication to the computer 10 from a remote source 16 by way of the modem 14 or equivalent remote communication device, such as facsimile machine, ISDN, etc. Or the electronic statement may be a data file

suitable for communication to the computer 10 by way of a storage medium such as a floppy disk 18.
(Emphasis Added)

Chancey also explains that the statement is not modified or updated after it is created. Chancey states in Col. 4, lines 36-42 that “[t]o verify the correctness of the electronic statement, a checksum is calculated while retrieving the statement. The calculated checksum value is then compared to a checksum value stored within the electronic statement data to verify that the statement has not been altered since its creation. If there is a difference, the user is alerted and the retrieved statement is not used.”

Applicant’s claims indicate clearly that financial transaction data is transmitted or posted to a database or server at a web site at least daily or within 24 hours of a transaction. Applicant respectfully submits that Chancey does not teach or suggest access to recent transaction data (posted daily or within 24 hours of a transaction) and that the specific passage alleged by the Examiner to teach this aspect of the present invention (Col. 4, lines 4-42) actually teaches away from the present invention by teaching an electronic substitute for monthly credit card statements that is created for access by a user and that is not modified or updated prior to a user accessing it. In fact, if the statement is altered prior to the user requesting access, the user is informed not to use the statement. Because Chancey teaches providing electronic statements, and does not teach access to recent transactions, there is no need in Chancey to transmit or

post transaction data daily to a site. Instead, it is sufficient in Chancey to collect transaction data only monthly for the purpose of generating a monthly statement.

Another important distinction between Chancey and the present invention is a separate server or computer for receiving transaction data from computers of multiple financial institutions. Chancey teaches access to one computer where financial data from a single financial institution may reside. The Examiner has not identified in Chancey multiple financial institution computers and yet another computer for receiving data from multiple financial institution computers so that users of different financial institutions can be served from a single site or so that a user of multiple financial institutions can be served from a single site. Chancey teaches a single user accessing a single computer for a single account. If the teachings in Chancey are extended to multiple financial institutions, a user that wanted to obtain data for a second account would need to access a different account at a different computer or to initiate a different session at the same computer to obtain data for the second account. Chancey does not teach or even suggest that transaction data for different accounts can be accessed using the disclosed system and method.

The Examiner acknowledges that Chancey does not teach prompting users for account numbers related to financial data from different financial institutions and states that it would be trivial to modify Chancey to provide users with access to data from multiple financial institutions. Applicant respectfully disagrees. First, simply prompting users for multiple account numbers is not sufficient. The financial transaction data

associated with the multiple account numbers must be also be available using only an account number. Chancey does not teach or even suggest the ability to obtain at a single site financial transaction data from multiple financial institutions.

Furthermore, the Examiner has not identified any teaching, motivation, or suggestion in Chancey or any other reference that suggests a modification related to multiple financial account numbers or more importantly, financial transaction data from multiple financial institutions. Chancey is directed to an electronic statement that a credit card issuer provides as an alternative to a paper credit card statement. Modifying Chancey to provide users with access to statements from multiple financial institutions would require one credit card issuer to agree to allow other credit card issuers to make their electronic statements available through the first credit card issuer's computer system. There is no indication anywhere in Chancey that one credit card issuer would be willing to share its computer system with other credit card issuers to provide access to their own customers. More importantly, it is not clear from Chancey how such a result would be achieved, even if such a result is desirable. There are no technical details in Chancey related to data sources for transactions appearing in electronic statements, actual generation of the electronic statements, etc. Instead, Chancey explains how the electronic statement is used once it is accessed by a computer user. Applicant fails to see how the teachings of Chancey can be modified to include financial transaction data from multiple financial institutions. Applicant respectfully requests that the Examiner identify the passage in Chancey or any other reference that provides the

teaching, motivation, or suggestion for the proposed modification. Applicant respectfully submits the modification suggested by the Examiner is not trivial and therefore, Chancey cannot support the present rejections.

Applicant's invention provides access to financial transaction data from multiple financial institutions by providing at a separate computer transaction data collected at different financial institution computers. By aggregating data from different financial institutions at a single site, users of different financial institutions or a user of multiple financial institutions can be served from a single site. The present invention provides a single access point so that users are not required to initiate and terminate multiple sessions with different computers or even the same computer in order to obtain financial transaction data related to different accounts.

The Examiner relies on Atkins to teach access to news and financial information via CompuServe and states that CompuServe is a web enabling system. Applicant respectfully submits that Atkins adds nothing to Chancey and does not overcome the deficiencies of Chancey. If the references could be combined, the addition of Atkins to Chancey results in a credit card statement for a single account accessible from the web. Atkins does not overcome the deficiencies related to access to daily financial transaction data, a single computer for receiving financial transaction data collected at multiple financial institution computers, or a single user accessing financial transaction data from multiple financial institutions. Because Chancey cannot support the present rejections, Chancey cannot be combined with Atkins to support the present rejections.

Chancey fails to teach several important aspects of the present invention that are claimed—transaction data transmitted or posted to a database or server daily or within 24 hours of a transaction and transaction data at the database or server that is obtained from multiple financial institution computers, or a single user accessing financial transaction data from multiple financial institutions. Applicant has amended the claims to more clearly define these features. Because the prior art fails to teach these aspects of the present invention as claimed, the present application is now ready for allowance and such action is earnestly requested.

Respectfully submitted,

Date: April 16, 2007

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